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**AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE –
EXAMINING GROUP 3691**

PATENT

Attorney Docket No.: 020375-000220US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Cheryl L. Neofytides et al.

Application No.: 10/046,654

Filed: October 26, 2001

For: AUTOMATED TRANSFER WITH
STORED VALUE FUND

Customer No.: 20350

Confirmation No. 1069

Examiner: Charles, Debra F.

Technology Center/Art Unit: 3691

**AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE EXAMINING
GROUP 3691**

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed October 18, 2007 on the above-referenced application, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.